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## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Nancy J. Elliot, : Bankruptcy Case No.: 15-20536-CMB

Chapter 13

Debtor.

Nancy J. Elliot, : Document No.:

Related to Document No.:

Movant,

.

Ronda J. Winnecour, : Hearing Date and Time:

Respondent.

# NOTICE OF PROPOSED MODIFICATION TO CONFIRMED PLAN DATED MARCH 6, 2017

- 1. Pursuant to 11 U.S.C. Section 1329, the Debtor has filed an Amended Chapter 13 Plan dated June 19, 2019, which is annexed hereto as Exhibit "A" (the "Amended Chapter 13 Plan"). Pursuant to the Amended Chapter 13 Plan, the Debtors seek to modify the confirmed Plan in the following particulars:
- a) Debtors' Plan is being modified to cure the plan arrears and to pay account for the fee application of Thompson Law Group.
- 2. The proposed modification to the confirmed Plan will impact the treatment of the claims of the following creditors, and in the following particulars:
- a) Debtors' Plan will have no impact on any other creditors.
- 3. Debtors submit that the reason for the modification is as follows:
- a) Debtors' Plan is being modified to cure the plan arrears and to pay account for the fee application of Thompson Law Group.
- 4. The Debtors submit that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The Debtors further submit that the proposed modification complies with 11 U.S.C. Sections 1322(a), 1322(b), 1325(a) and 1329 and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtors respectfully request that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

RESPECTFULLY SUBMITTED, this 19th day of June 2019.

By: s/Brian C. Thompson
Attorney for Debtor(s)

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THOMPSON LAW GROUP, P.C. 125 Warrendale Bayne Road, Suite 200 Warrendale, PA 15086 (724) 799-8404 Telephone (724) 799-8409 Facsimile bthompson@thompsonattorney.com

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2.2	Additional payments:							
	Unpaid Filing Fees. available funds.	. The balance of \$ 310	shal	ll be fully paid by	the Trustee to	the Clerk o	f the Bankruptc	y Court from the first
	Check one.							
	None. If "None" is c	checked, the rest of Section	n 2.2 need not b	e completed or r	reproduced.			
		make additional paymen feach anticipated paymen		ee from other s	ources, as spec	cified belov	w. Describe the	e source, estimated
2.3 Pai	plus any additional so	pe paid into the plan (plources of plan funding d			y the trustee b	ased on th	he total amour	nt of plan payments
3.1	Maintenance of paymer	nts and cure of default,	if any, on Long-	Term Continuir	ng Debts.			
	Check one.							
	None. If "None" is c	checked, the rest of Section	on 3.1 need not b	e completed or i	reproduced.			
	the applicable contra arrearage on a liste ordered as to any ite	naintain the current contra act and noticed in conforr ad claim will be paid in fu em of collateral listed in the	mity with any app Ill through disbur his paragraph, th	plicable rules. T rsements by the nen, unless other	hese payments trustee, withou rwise ordered by	will be dist t interest. the court,	oursed by the tr If relief from th , all payments u	ustee. Any existing ne automatic stay is
	as to that collateral v	will cease, and all secured	l claims based or	n that collateral v	will no longer be	treated by	the plan.	
	as to that collateral v		d claims based or	n that collateral v	Current installme payment	ent	Amount of arrearage (if any)	Start date (MM/YYYY)
				n that collateral v	Current installme payment (including	ent t	Amount of arrearage (if	(MM/YYYY)
	Name of creditor	Colla		n that collateral v	Current installme payment (including	ent t g escrow)	Amount of arrearage (if any)	(MM/YYYY)
3.2	Name of creditor  PNC Bank	Colla as needed.	ateral		Current installme payment (including	ent t g escrow)	Amount of arrearage (if any) \$7,387.64	(MM/YYYY)
3.2	PNC Bank  Insert additional claims a	Colla as needed.	ateral		Current installme payment (including	ent t g escrow)	Amount of arrearage (if any) \$7,387.64	(MM/YYYY)
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3.2	PNC Bank  Insert additional claims a  Request for valuation of the check one.  None. If "None" is contained of the contained of the check of the check of the check one.  The remainder of the check one.  The debtor(s) will recontained on the check one.  For each secured claim	colla as needed. of security, payment of f checked, the rest of Section his paragraph will be eff	fully secured class on 3.2 need not be sective only if the te adversary process) state that the	nims, and modified completed or report and the completed book occeeding, that the value of the second in the secon	Gurrent installme payment (including  \$6  fication of under reproduced.  ox in Part 1 of the ne court determine	ent t g escrow) 70.31  resecured his plan is the the value	\$7,387.64  \$7,387.64  claims.  checked.  e of the secured set out in the co	d claims listed
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3.2	PNC Bank  Insert additional claims a  Request for valuation of the check one.  None. If "None" is one to be a compared to be a compared to the compared to be a compared to the compared to th	collaboration is listed below, the decired claim that exceeds the restriction is paragraph will be effected.	fully secured class on 3.2 need not be secured and the secure of the sec	aims, and modified completed or recompleted or reco	fication of under reproduced.  ax in Part 1 of the recourt determination of under sured claims show be paid in full will be treated as ditor's allowed of the court determination of th	ent t g escrow) 70.31  resecured is plan is the the value build be as the interest an unsecutation will be diversary pr	Amount of arrearage (if any)  \$7,387.64  claims.  checked.  e of the secured set out in the cat the rate state ared claim under e treated in its occeeding).	d claims listed  olumn headed ed below.
3.2	PNC Bank  Insert additional claims at Request for valuation of Check one.  None. If "None" is continuous of the remainder of the below.  For each secured claims Amount of secured claims amount of a creditor's sunsecured claim under Page 1.	collaboration is listed below, the debtor(so). For each listed claim, the decired claim is listed below, the debtor(so). For each listed claim, the decired claim is listed belown to foreditor's total claim (See Para. 8.7	in 3.2 need not be see amount of the selow as having no proportiate order of	nims, and modified completed or recompleted or recompleted or recompleted or recompleted from the secured claim will secure claim will sec	fication of under reproduced.  ox in Part 1 of the recourt determine the court determi	ent t g escrow) 70.31  resecured is plan is the the value and the the value and the va	\$7,387.64  \$7,387.64  claims.  checked.  e of the secured at the rate state ared claim under the treated in its roceeding).  of Interest	d claims listed  d claims listed  olumn headed ed below.  Part 5. If the entirety as an  Monthly payment to

Insert additional claims as needed.

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3.3 Secured claims excluded from 11 U.S.C. § 506.

0.0	occured cidinio excluded ironi 11	5.5.5. 3 555.			
	Check one.				
	igwedge None. If "None" is checked, the	rest of Section 3.3 need not be completed	or reproduced.		
	The claims listed below were eith	ner:			
	(1) Incurred within 910 days before to use of the debtor(s), or	he petition date and secured by a purchase	e money security intere	st in a motor ve	ehicle acquired for personal
	(2) Incurred within one (1) year of the	e petition date and secured by a purchase	money security interest	in any other th	ning of value.
	These claims will be paid in full under	r the plan with interest at the rate stated be	low. These payments v	vill be disburse	d by the trustee.
	Name of creditor	Collateral	Amount of claim	Interest rate	Monthly payment to creditor
			\$0.00	0%	\$0.00
	Insert additional claims as needed.		_		
3.4	Lien Avoidance.				
	Check one.				
		e rest of Section 3.4 need not be complete box in Part 1 of this plan is checked.	ed or reproduced.	The remainder	r of this paragraph will be
	The judicial liens or nonpossess	ory, nonpurchase-money security interests	s securing the claims lis	sted below imp	air exemptions to which the
	debtor(s) would have been entitl the avoidance of a judicial lien or any judicial lien or security intere of the judicial lien or security inte	led under 11 U.S.C. § 522(b). The debtor( r security interest securing a claim listed be est that is avoided will be treated as an uns erest that is not avoided will be paid in full re than one lien is to be avoided, provide th	(s) will request, <b>by filin</b> elow to the extent that i secured claim in Part 5 as a secured claim ur	ig a separate in the second of the extent a second of the extent a second of the plan.	motion, that the court order exemptions. The amount of llowed. The amount, if any, See 11 U.S.C. § 522(f) and
	Ballitapies Hale 1000(a). Il liller	a man one non is to be avelage, provide an	o imorriador coparator	y for odorr horn.	
	Name of creditor	Collateral	Modified principal balance*	Interest rate	Monthly payment or pro rata
			\$0.00	0%	\$0.00
	Insert additional claims as needed.	_			
	*If the lien will be wholly avoided, inse	ert \$0 for Modified principal balance.			
3.5	Surrender of Collateral.				
	Check one.				
	None. If "None" is checked, the	erest of Section 3.5 need not be completed	or reproduced.		
	confirmation of this plan the stay	to each creditor listed below the collateral y under 11 U.S.C. § 362(a) be terminated any allowed unsecured claim resulting from t	as to the collateral only	and that the s	tay under 11 U.S.C. § 1301
	Name of creditor	Collate	ral		
		- 31111			
	Insert additional claims as needed.	-			
	moert additional dallis as needed.				

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### 3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest rate*	Identifying number(s) if collateral is real estate	Tax periods
Deer Lakes SD (Cl#2) Interest Bearing	\$3,381.31	Real Estate	10%	298 Oak Road Gibsonia, PA 15044	2012-2014
Deer Lakes SD (Cl#2) Non-Interest Bearing	\$494.60	Real Estate	0%	298 Oak Road Gibsonia, PA 15044	2012-2014

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

### 4.1 General.

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees.

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if *pro se*) and the trustee to monitor any change in the percentage fees to insure that the plan is adequately funded.

### 4.3 Attorney's fees.

Attorney's fees are payable to Thompson Law Group, P.C	addition to a retainer of $$50$	0.00 (of which \$ <u>0</u>	was a
payment to reimburse costs advanced and/or a no-look costs deposit) alr	eady paid by or on behalf of t	he debtor, the amount of \$350	0.00 is
to be paid at the rate of \$250.00 per month. Including any retainer p	oaid, a total of \$ <u>9182.23</u> i	n fees and costs reimbursemen	t has beer
approved by the court to date, based on a combination of the no-loc		. , , , , , , , , , , , , , , , , , , ,	` '
compensation above the no-look fee. An additional \$1500.00 will be additional amount will be paid through the plan, and this plan contains amounts required to be paid under this plan to holders of allowed unsecured to be paid under this plan to holders of allowed under this p	sufficient funding to pay that a		
Check here if a no-look fee in the amount provided for in Local Bankru debtor(s) through participation in the bankruptcy court's Loss Mitigatio	. , , ,	•	

# compensation requested, above). 4.4 Priority claims not treated elsewhere in Part 4.

None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Name of creditor	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

<sup>\*</sup> The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania, and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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15	Priority Domostic Suppor	t Obligations not assigned	d or owed to a governmental un	iŧ
4.0	Priority Domestic Suppor	i Obligations not assigned	u or owed to a doverninental un	all.

If the debtor(s) is/are currently paying I debtor(s) expressly agrees to continue pa				
Check here if this payment is for prepared	petition arrearages only.			
Name of creditor (specify the actual pay SCDU)	yee, e.g. PA <b>Description</b>		Claim	Monthly payment or pro rata
			\$0.00	\$0.00
Insert additional claims as needed.				
6 Domestic Support Obligations assigned Check one.	ed or owed to a governmental	unit and paid less tha	an full amount.	
None. If "None" is checked, the rest	t of Section 4.6 need not be com	npleted or reproduced.		
The allowed priority claims listed by governmental unit and will be paid payments in Section 2.1 be for a term	less than the full amount of t	he claim under 11 U.S		
Name of creditor		Amount of claim to	be paid	
			\$0.00	
Insert additional claims as needed.				
7 Priority unsecured tax claims paid in f	full.			
Name of taxing authority	Total amount of claim	Type of tax	Interest rate (0% if blank)	Tax periods
	\$0.00		0%	
Insert additional claims as needed		_	<u> </u>	

insert additional claims as needed.

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Part 5:

**Treatment of Nonpriority Unsecured Claims** 

5.1	Nonpriority	unsecured	claims not	separately	classified.
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Debtor(s) *ESTIMATE(s)* that a total of \$11,363.38 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) **ACKNOWLEDGE(S)** that a **MINIMUM** of \$11,363.38 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 100 %. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

### 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

	, ,				
(	Check one.				
	None. If "None" is checked, the rest of Section	on 5.2 need not be complete	ted or reproduced.		
	The debtor(s) will maintain the contractual in which the last payment is due after the final amount will be paid in full as specified below	plan payment. These pay	ments will be disbursed by		
ı	Name of creditor	Current installment payment	Amount of arrearage to be paid on the claim	Estimated total payments by trustee	Payment beginning date (MM/ YYYY)
		\$0.00	\$0.00	\$0.00	

Insert additional claims as needed.

### 5.3 Postpetition utility monthly payments.

The provisions of Section 5.3 are available only if the utility provider has agreed to this treatment. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan. Should the utility obtain a court order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. The utility may require additional funds from the debtor(s) after discharge.

Name of creditor	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

#### Debtor (\$\aspen1\beta\)5.20536-CMB Doc 116 Filed 06/19/19 Entered 06/19/19/19/15/9-47:035-249/9-5MMain Document Page 9 of 11

	Check one.					
	None. If "None" is checked	ed, the rest of Section 5.4 need not be	completed or repro	oduced.		
	The allowed nonpriority u	nsecured claims listed below are separa	ately classified and	d will be treated as follo	ows:	
	Name of creditor	Basis for separate cla treatment	ssification and	Amount of arrearag	rate p	Estimated total payments by trustee
				\$0.00	0%	\$0.00
	Insert additional claims as nee	eded.				
Pai	rt 6: Executory Contra	cts and Unexpired Leases				
	and unexpired leases are re Check one.	јестеа.				
	<u> </u>	ed, the rest of Section 6.1 need not be ont installment payments will be disk			yments will be	disbursed by the
	Assumed items. Currer				ments will be Estimated to payments by trustee	otal Payment
	Assumed items. Currer trustee.	nt installment payments will be disk	Current	ustee. Arrearage pay  Amount of  arrearage to be	Estimated to payments by	otal Payment y beginning date (MM/ YYYY)
	Assumed items. Currer trustee.	nt installment payments will be disk  Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Estimated to payments by trustee	otal Payment y beginning date (MM/ YYYY)

### General Principles Applicable to All Chapter 13 Plans

- This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

## Debtor**©asse**ո**ւ**ն5։ **205**36-CMB Doc 116 Filed 06/19/19 Entered 06/19/19 **1**5։47:03<sup>5</sup>-2**15/6**։9 Main Document Page 10 of 11

- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- **8.5** Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

## Part 9: Nonstandard Plan Provisions

9.1 Check "None" or List Nonstandard Plan Provisions.

None. If "None" is checked, the rest of part 9 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

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Part 10: Signatures

### 10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor(s), if any, must sign below.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

<b>X</b> /s/Nancy J. Elliot	X	
Signature of Debtor 1	Signature of Debtor 2	
Executed on Jun 19, 2019	Executed on	
MM/DD/YYYY	MM/DD/YYYY	
<b>X</b> /s/Brian C. Thompson	DateJun 19, 2019	
Signature of debtor(s)' attorney	MM/DD/YYYY	

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